Office of the Superintendent of Bankruptcy Canada
An Agency of Industry Canada

Bureau du surintendant des faillites Canada
Un organisme d'Industrie Canada

Insolvency

Statistics in Canada — First Quarter 2009

Canada

OSB • BSF

Protecting the Integrity of the Insolvency System

Protéger l'intégrité du système d'insolvabilité

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Glossary

Consumer: An individual with more than 50 percent of total liabilities related to consumer goods and services.

Business: Any commercial entity or organization other than an individual, or an individual who has incurred 50 percent or more of total liabilities as a result of operating a business.

Bankruptcy: The state of a consumer or a business that has made an assignment in bankruptcy or against whom a bankruptcy order has been made.

Proposal: An offer to creditors to settle debts under conditions other than the existing terms. A proposal is a formal agreement under the *Bankruptcy and Insolvency Act*.

NAICS: North American Industry Classification System.

Census Metropolitan AREA (CMA): Each area consists of one or more adjacent municipalities situated around a major urban core. To form a census metropolitan area, the urban core must have a population of at least 100,000. For Statistics Canada's geographical definitions of the CMAs, go to: http://www12.statcan.gc.ca/census-recensement/2006/ref/dict/geo009-eng.cfm

Economic Region (ER): Standard geographic units created for analysis of regional economic activity. For Statistics Canada's geographical definitions of ERs, go to: http://www12.statcan.gc.ca/census-recensement/2006/ref/dict/geo022-eng.cfm

Table 1: Total Insolvencies

	Volume			% Change		12-Month Period Ending		
	Q1 2009	Q4 2008	Q1 2008	Q4 2008 to Q1 2009	Q1 2008 to Q1 2009	03-31-2009	03-31-2008	% Change
Newfoundland and Labrador	**674**	**492**	**522**	**37.0**	**29.1**	**2 372**	**2 171**	**9.3**
Bankruptcies	637	480	512	32.7	24.4	2 297	2 095	9.6
Proposals	37	12	10	208.3	270.0	75	76	-1.3
Prince Edward Island	**114**	**145**	**119**	**-21.4**	**-4.2**	**482**	**388**	**24.2**
Bankruptcies	110	135	109	-18.5	0.9	459	349	31.5
Proposals	4	10	10	-60.0	-60.0	23	39	-41.0
Nova Scotia	**1 237**	**1 187**	**1 133**	**4.2**	**9.2**	**4 849**	**4 273**	**13.5**
Bankruptcies	1 037	1 039	965	-0.2	7.5	4 204	3 687	14.0
Proposals	200	148	168	35.1	19.0	645	586	10.1
New Brunswick	**839**	**852**	**730**	**-1.5**	**14.9**	**3 421**	**2 950**	**16.0**
Bankruptcies	697	717	627	-2.8	11.2	2 921	2 593	12.6
Proposals	142	135	103	5.2	37.9	500	357	40.1
Quebec	**11 136**	**9 749**	**8 990**	**14.2**	**23.9**	**39 133**	**33 174**	**18.0**
Bankruptcies	9 105	8 065	7 424	12.9	22.6	32 155	27 609	16.5
Proposals	2 031	1 684	1 566	20.6	29.7	6 978	5 565	25.4
Ontario	**15 821**	**15 033**	**11 610**	**5.2**	**36.3**	**57 505**	**46 818**	**22.8**
Bankruptcies	11 138	10 812	8 385	3.0	32.8	41 390	34 297	20.7
Proposals	4 683	4 221	3 225	10.9	45.2	16 115	12 521	28.7
Manitoba	**737**	**735**	**610**	**0.3**	**20.8**	**2 840**	**2 621**	**8.4**
Bankruptcies	592	566	499	4.6	18.6	2 221	2 107	5.4
Proposals	145	169	111	-14.2	30.6	619	514	20.4
Saskatchewan	**606**	**529**	**550**	**14.6**	**10.2**	**2 128**	**2 143**	**-0.7**
Bankruptcies	452	405	413	11.6	9.4	1 640	1 597	2.7
Proposals	154	124	137	24.2	12.4	488	546	-10.6
Alberta	**2 883**	**2 318**	**1 775**	**24.4**	**62.4**	**9 020**	**6 568**	**37.3**
Bankruptcies	2 467	1 943	1 428	27.0	72.8	7 552	5 280	43.0
Proposals	416	375	347	10.9	19.9	1 468	1 288	14.0
British Columbia	**3 274**	**2 724**	**2 116**	**20.2**	**54.7**	**10 580**	**8 446**	**25.3**
Bankruptcies	2 724	2 255	1 754	20.8	55.3	8 717	6 961	25.2
Proposals	550	469	362	17.3	51.9	1 863	1 485	25.5
Northwest Territories	**11**	**7**	**4**	**57.1**	**175.0**	**33**	**36**	**-8.3**
Bankruptcies	7	7	2	0.0	250.0	28	32	-12.5
Proposals	4	0	2	--	100.0	5	4	25.0
Yukon	**6**	**11**	**7**	**-45.5**	**-14.3**	**34**	**30**	**13.3**
Bankruptcies	5	9	7	-44.4	-28.6	29	28	3.6
Proposals	1	2	0	-50.0	--	5	2	150.0
Nunavut	**1**	**3**	**2**	**-66.7**	**-50.0**	**8**	**4**	**100.0**
Bankruptcies	1	3	0	-66.7	--	8	2	300.0
Proposals	0	0	2	--	-100.0	0	2	-100.0
Canada	**37 339**	**33 785**	**28 168**	**10.5**	**32.6**	**132 405**	**109 622**	**20.8**
Bankruptcies	**28 972**	**26 436**	**22 125**	**9.6**	**30.9**	**103 621**	**86 637**	**19.6**
Proposals	**8 367**	**7 349**	**6 043**	**13.9**	**38.5**	**28 784**	**22 985**	**25.2**

Table 2: Insolvencies Filed by Consumers

	Volume			% Change		12-Month Period Ending		
	Q1 2009	Q4 2008	Q1 2008	Q4 2008 to Q1 2009	Q1 2008 to Q1 2009	03-31-2009	03-31-2008	% Change
Newfoundland and Labrador	**668**	**483**	**506**	**38.3**	**32.0**	**2 342**	**2 118**	**10.6**
Bankruptcies	631	471	496	34.0	27.2	2 268	2 043	11.0
Proposals	37	12	10	208.3	270.0	74	75	-1.3
Prince Edward Island	**110**	**140**	**114**	**-21.4**	**-3.5**	**463**	**357**	**29.7**
Bankruptcies	106	133	106	-20.3	0.0	444	325	36.6
Proposals	4	7	8	-42.9	-50.0	19	32	-40.6
Nova Scotia	**1 199**	**1 152**	**1 080**	**4.1**	**11.0**	**4 671**	**4 063**	**15.0**
Bankruptcies	1 003	1 013	915	-1.0	9.6	4 058	3 497	16.0
Proposals	196	139	165	41.0	18.8	613	566	8.3
New Brunswick	**808**	**802**	**672**	**0.7**	**20.2**	**3 205**	**2 755**	**16.3**
Bankruptcies	673	682	581	-1.3	15.8	2 747	2 431	13.0
Proposals	135	120	91	12.5	48.4	458	324	41.4
Quebec	**10 397**	**9 073**	**8 306**	**14.6**	**25.2**	**36 367**	**30 600**	**18.8**
Bankruptcies	8 563	7 518	6 876	13.9	24.5	30 004	25 555	17.4
Proposals	1 834	1 555	1 430	17.9	28.3	6 363	5 045	26.1
Ontario	**15 175**	**14 349**	**10 789**	**5.8**	**40.7**	**54 828**	**43 792**	**25.2**
Bankruptcies	10 589	10 229	7 690	3.5	37.7	39 099	31 738	23.2
Proposals	4 586	4 120	3 099	11.3	48.0	15 729	12 054	30.5
Manitoba	**719**	**713**	**574**	**0.8**	**25.3**	**2 746**	**2 518**	**9.1**
Bankruptcies	581	547	464	6.2	25.2	2 142	2 012	6.5
Proposals	138	166	110	-16.9	25.5	604	506	19.4
Saskatchewan	**553**	**485**	**478**	**14.0**	**15.7**	**1 942**	**1 891**	**2.7**
Bankruptcies	414	368	368	12.5	12.5	1 497	1 414	5.9
Proposals	139	117	110	18.8	26.4	445	477	-6.7
Alberta	**2 754**	**2 191**	**1 638**	**25.7**	**68.1**	**8 504**	**6 055**	**40.4**
Bankruptcies	2 353	1 833	1 318	28.4	78.5	7 101	4 860	46.1
Proposals	401	358	320	12.0	25.3	1 403	1 195	17.4
British Columbia	**3 142**	**2 588**	**1 980**	**21.4**	**58.7**	**10 044**	**7 879**	**27.5**
Bankruptcies	2 616	2 143	1 647	22.1	58.8	8 262	6 502	27.1
Proposals	526	445	333	18.2	58.0	1 782	1 377	29.4
Northwest Territories	**11**	**7**	**3**	**57.1**	**266.7**	**33**	**31**	**6.5**
Bankruptcies	7	7	1	0.0	600.0	28	29	-3.4
Proposals	4	0	2	--	100.0	5	2	150.0
Yukon	**6**	**11**	**4**	**-45.5**	**50.0**	**33**	**24**	**37.5**
Bankruptcies	5	9	4	-44.4	25.0	28	22	27.3
Proposals	1	2	0	-50.0	--	5	2	150.0
Nunavut	**1**	**3**	**2**	**-66.7**	**-50.0**	**8**	**4**	**100.0**
Bankruptcies	1	3	0	-66.7	--	8	2	300.0
Proposals	0	0	2	--	-100.0	0	2	-100.0
Canada	**35 543**	**31 997**	**26 146**	**11.1**	**35.9**	**125 186**	**102 087**	**22.6**
Bankruptcies	**27 542**	**24 956**	**20 466**	**10.4**	**34.6**	**97 686**	**80 430**	**21.5**
Proposals	**8 001**	**7 041**	**5 680**	**13.6**	**40.9**	**27 500**	**21 657**	**27.0**

Table 3: Insolvencies Filed by Businesses

	Volume			% Change		12-Month Period Ending		
	Q1 2009	Q4 2008	Q1 2008	Q4 2008 to Q1 2009	Q1 2008 to Q1 2009	03-31-2009	03-31-2008	% Change
Newfoundland and Labrador	**6**	**9**	**16**	**-33.3**	**-62.5**	**30**	**53**	**-43.4**
Bankruptcies	6	9	16	-33.3	-62.5	29	52	-44.2
Proposals	0	0	0	--	--	1	1	0.0
Prince Edward Island	**4**	**5**	**5**	**-20.0**	**-20.0**	**19**	**31**	**-38.7**
Bankruptcies	4	2	3	100.0	33.3	15	24	-37.5
Proposals	0	3	2	-100.0	-100.0	4	7	-42.9
Nova Scotia	**38**	**35**	**53**	**8.6**	**-28.3**	**178**	**210**	**-15.2**
Bankruptcies	34	26	50	30.8	-32.0	146	190	-23.2
Proposals	4	9	3	-55.6	33.3	32	20	60.0
New Brunswick	**31**	**50**	**58**	**-38.0**	**-46.6**	**216**	**195**	**10.8**
Bankruptcies	24	35	46	-31.4	-47.8	174	162	7.4
Proposals	7	15	12	-53.3	-41.7	42	33	27.3
Quebec	**739**	**676**	**684**	**9.3**	**8.0**	**2 766**	**2 574**	**7.5**
Bankruptcies	542	547	548	-0.9	-1.1	2 151	2 054	4.7
Proposals	197	129	136	52.7	44.9	615	520	18.3
Ontario	**646**	**684**	**821**	**-5.6**	**-21.3**	**2 677**	**3 026**	**-11.5**
Bankruptcies	549	583	695	-5.8	-21.0	2 291	2 559	-10.5
Proposals	97	101	126	-4.0	-23.0	386	467	-17.3
Manitoba	**18**	**22**	**36**	**-18.2**	**-50.0**	**94**	**103**	**-8.7**
Bankruptcies	11	19	35	-42.1	-68.6	79	95	-16.8
Proposals	7	3	1	133.3	600.0	15	8	87.5
Saskatchewan	**53**	**44**	**72**	**20.5**	**-26.4**	**186**	**252**	**-26.2**
Bankruptcies	38	37	45	2.7	-15.6	143	183	-21.9
Proposals	15	7	27	114.3	-44.4	43	69	-37.7
Alberta	**129**	**127**	**137**	**1.6**	**-5.8**	**516**	**513**	**0.6**
Bankruptcies	114	110	110	3.6	3.6	451	420	7.4
Proposals	15	17	27	-11.8	-44.4	65	93	-30.1
British Columbia	**132**	**136**	**136**	**-2.9**	**-2.9**	**536**	**567**	**-5.5**
Bankruptcies	108	112	107	-3.6	0.9	455	459	-0.9
Proposals	24	24	29	0.0	-17.2	81	108	-25.0
Northwest Territories	**0**	**0**	**1**	**--**	**-100.0**	**0**	**5**	**-100.0**
Bankruptcies	0	0	1	--	-100.0	0	3	-100.0
Proposals	0	0	0	--	--	0	2	-100.0
Yukon	**0**	**0**	**3**	**--**	**-100.0**	**1**	**6**	**-83.3**
Bankruptcies	0	0	3	--	-100.0	1	6	-83.3
Proposals	0	0	0	--	--	0	0	--
Nunavut	**0**	**0**	**0**	**--**	**--**	**0**	**0**	**--**
Bankruptcies	0	0	0	--	--	0	0	--
Proposals	0	0	0	--	--	0	0	--
Canada	**1 796**	**1 788**	**2 022**	**0.4**	**-11.2**	**7 219**	**7 535**	**-4.2**
Bankruptcies	**1 430**	**1 480**	**1 659**	**-3.4**	**-13.8**	**5 935**	**6 207**	**-4.4**
Proposals	**366**	**308**	**363**	**18.8**	**0.8**	**1 284**	**1 328**	**-3.3**

Table 4: Insolvencies by NAICS Economic Sectors, Canada

	Volume			% Change		12-Month Period Ending		
	Q1 2009	Q4 2008	Q1 2008	Q4 2008 to Q1 2009	Q1 2008 to Q1 2009	03-31-2009	03-31-2008	% Change
Agriculture, Forestry, Fishing and Hunting	**72**	**68**	**111**	**5.9**	**-35.1**	**306**	**372**	**-17.7**
Bankruptcies	54	54	80	0.0	-32.5	251	299	-16.1
Proposals	18	14	31	28.6	-41.9	55	73	-24.7
Mining and Oil and Gas Extraction	**15**	**7**	**12**	**114.3**	**25.0**	**52**	**39**	**33.3**
Bankruptcies	9	5	8	80.0	12.5	32	27	18.5
Proposals	6	2	4	200.0	50.0	20	12	66.7
Utilities	**4**	**4**	**1**	**0.0**	**300.0**	**12**	**5**	**140.0**
Bankruptcies	3	3	1	0.0	200.0	9	4	125.0
Proposals	1	1	0	0.0	--	3	1	200.0
Construction	**280**	**286**	**340**	**-2.1**	**-17.6**	**1 179**	**1 247**	**-5.5**
Bankruptcies	240	250	288	-4.0	-16.7	1 025	1 050	-2.4
Proposals	40	36	52	11.1	-23.1	154	197	-21.8
Manufacturing	**207**	**199**	**207**	**4.0**	**0.0**	**793**	**782**	**1.4**
Bankruptcies	150	165	166	-9.1	-9.6	610	604	1.0
Proposals	57	34	41	67.6	39.0	183	178	2.8
Wholesale Trade	**102**	**96**	**90**	**6.3**	**13.3**	**401**	**366**	**9.6**
Bankruptcies	73	69	72	5.8	1.4	297	293	1.4
Proposals	29	27	18	7.4	61.1	104	73	42.5
Retail Trade	**268**	**238**	**287**	**12.6**	**-6.6**	**970**	**1 064**	**-8.8**
Bankruptcies	222	204	238	8.8	-6.7	821	880	-6.7
Proposals	46	34	49	35.3	-6.1	149	184	-19.0
Transportation and Warehousing	**151**	**173**	**209**	**-12.7**	**-27.8**	**725**	**722**	**0.4**
Bankruptcies	120	137	171	-12.4	-29.8	601	608	-1.2
Proposals	31	36	38	-13.9	-18.4	124	114	8.8
Information and Cultural Industries	**35**	**34**	**40**	**2.9**	**-12.5**	**129**	**137**	**-5.8**
Bankruptcies	30	25	34	20.0	-11.8	97	112	-13.4
Proposals	5	9	6	-44.4	-16.7	32	25	28.0
Finance and Insurance	**38**	**33**	**36**	**15.2**	**5.6**	**121**	**117**	**3.4**
Bankruptcies	27	26	33	3.8	-18.2	96	102	-5.9
Proposals	11	7	3	57.1	266.7	25	15	66.7
Real Estate and Rental and Leasing	**64**	**36**	**32**	**77.8**	**100.0**	**194**	**163**	**19.0**
Bankruptcies	44	32	22	37.5	100.0	154	136	13.2
Proposals	20	4	10	400.0	100.0	40	27	48.1

Table 4: Insolvencies by NAICS Economic Sectors, Canada (cont'd)

	Volume			% Change		12-Month Period Ending		
	Q1 2009	Q4 2008	Q1 2008	Q4 2008 to Q1 2009	Q1 2008 to Q1 2009	03-31-2009	03-31-2008	% Change
Professional, Scientific and Technical Services	**102**	**132**	**112**	**-22.7**	**-8.9**	**462**	**453**	**2.0**
Bankruptcies	88	110	80	-20.0	10.0	380	365	4.1
Proposals	14	22	32	-36.4	-56.3	82	88	-6.8
Management of Companies and Enterprises	**11**	**17**	**10**	**-35.3**	**10.0**	**44**	**44**	**0.0**
Bankruptcies	8	15	7	-46.7	14.3	32	31	3.2
Proposals	3	2	3	50.0	0.0	12	13	-7.7
Administrative and Support, Waste Management and Remediation Services	**67**	**76**	**77**	**-11.8**	**-13.0**	**291**	**315**	**-7.6**
Bankruptcies	52	65	67	-20.0	-22.4	241	260	-7.3
Proposals	15	11	10	36.4	50.0	50	55	-9.1
Educational Services	**9**	**14**	**12**	**-35.7**	**-25.0**	**48**	**48**	**0.0**
Bankruptcies	8	8	9	0.0	-11.1	38	37	2.7
Proposals	1	6	3	-83.3	-66.7	10	11	-9.1
Health Care and Social Assistance	**19**	**17**	**27**	**11.8**	**-29.6**	**83**	**96**	**-13.5**
Bankruptcies	14	10	21	40.0	-33.3	65	73	-11.0
Proposals	5	7	6	-28.6	-16.7	18	23	-21.7
Arts, Entertainment and Recreation	**42**	**31**	**32**	**35.5**	**31.3**	**149**	**167**	**-10.8**
Bankruptcies	37	27	26	37.0	42.3	127	139	-8.6
Proposals	5	4	6	25.0	-16.7	22	28	-21.4
Accommodation and Food Services	**205**	**210**	**258**	**-2.4**	**-20.5**	**812**	**888**	**-8.6**
Bankruptcies	162	175	226	-7.4	-28.3	675	754	-10.5
Proposals	43	35	32	22.9	34.4	137	134	2.2
Other Services (except Public Administration)	**104**	**115**	**128**	**-9.6**	**-18.8**	**437**	**504**	**-13.3**
Bankruptcies	89	98	109	-9.2	-18.3	374	427	-12.4
Proposals	15	17	19	-11.8	-21.1	63	77	-18.2
Public Administration	**1**	**2**	**1**	**-50.0**	**0.0**	**11**	**6**	**83.3**
Bankruptcies	0	2	1	-100.0	-100.0	10	6	66.7
Proposals	1	0	0	--	--	1	0	--
Total	**1 796**	**1 788**	**2 022**	**0.4**	**-11.2**	**7 219**	**7 535**	**-4.2**
Bankruptcies	**1 430**	**1 480**	**1 659**	**-3.4**	**-13.8**	**5 935**	**6 207**	**-4.4**
Proposals	**366**	**308**	**363**	**18.8**	**0.8**	**1 284**	**1 328**	**-3.3**

Table 5: Insolvencies Filed by Consumers by ER

	Volume			% Change		12-Month Period Ending		
	Q1 2009	Q4 2008	Q1 2008	Q4 2008 to Q1 2009	Q1 2008 to Q1 2009	03-31-2009	03-31-2008	% Change
Newfoundland and Labrador	**668**	**483**	**506**	**38.3**	**32.0**	**2 342**	**2 118**	**10.6**
Bankruptcies	**631**	**471**	**496**	**34.0**	**27.2**	**2 268**	**2 043**	**11.0**
Proposals	**37**	**12**	**10**	**208.3**	**270.0**	**74**	**75**	**-1.3**
Avalon Peninsula	291	254	251	14.6	15.9	1 122	1 020	10.0
Bankruptcies	273	243	246	12.3	11.0	1 076	959	12.2
Proposals	18	11	5	63.6	260.0	46	61	-24.6
South Coast - Burin Peninsula	61	44	42	38.6	45.2	213	237	-10.1
Bankruptcies	60	44	42	36.4	42.9	211	235	-10.2
Proposals	1	0	0	--	--	2	1	100.0
West Coast - Northern Peninsula - Labrador	135	83	102	62.7	32.4	430	442	-2.7
Bankruptcies	127	82	101	54.9	25.7	419	436	-3.9
Proposals	8	1	1	700.0	700.0	11	6	83.3
Notre Dame - Central Bonavista Bay	180	103	112	74.8	60.7	577	420	37.4
Bankruptcies	170	103	108	65.0	57.4	562	413	36.1
Proposals	10	0	4	--	150.0	15	7	114.3
Prince Edward Island	**110**	**140**	**114**	**-21.4**	**-3.5**	**463**	**357**	**29.7**
Bankruptcies	**106**	**133**	**106**	**-20.3**	**0.0**	**444**	**325**	**36.6**
Proposals	**4**	**7**	**8**	**-42.9**	**-50.0**	**19**	**32**	**-40.6**
Nova Scotia	**1 199**	**1 152**	**1 080**	**4.1**	**11.0**	**4 671**	**4 063**	**15.0**
Bankruptcies	**1 003**	**1 013**	**915**	**-1.0**	**9.6**	**4 058**	**3 497**	**16.0**
Proposals	**196**	**139**	**165**	**41.0**	**18.8**	**613**	**566**	**8.3**
Cape Breton	234	225	251	4.0	-6.8	908	790	14.9
Bankruptcies	187	177	193	5.6	-3.1	740	655	13.0
Proposals	48	48	58	0.0	-17.2	169	135	25.2
North Shore	175	200	167	-12.5	4.8	768	741	3.6
Bankruptcies	142	171	132	-17.0	7.6	657	628	4.6
Proposals	33	29	35	13.8	-5.7	111	114	-2.6
Annapolis Valley	158	173	136	-8.7	16.2	663	516	28.5
Bankruptcies	142	160	120	-11.3	18.3	610	459	32.9
Proposals	16	13	16	23.1	0.0	53	58	-8.6
Southern	136	147	140	-7.5	-2.9	587	579	1.4
Bankruptcies	112	137	128	-18.2	-12.5	522	517	1.0
Proposals	25	10	12	150.0	108.3	66	62	6.5
Halifax	495	407	385	21.6	28.6	1 744	1 437	21.4
Bankruptcies	421	369	341	14.1	23.5	1 530	1 239	23.5
Proposals	75	39	44	92.3	70.5	214	198	8.1

Table 5: Insolvencies Filed by Consumers by ER (cont'd)

	Volume			% Change		12-Month Period Ending		
	Q1 2009	Q4 2008	Q1 2008	Q4 2008 to Q1 2009	Q1 2008 to Q1 2009	03-31-2009	03-31-2008	% Change
New Brunswick	**808**	**802**	**672**	**0.7**	**20.2**	**3 205**	**2 755**	**16.3**
Bankruptcies	**673**	**682**	**581**	**-1.3**	**15.8**	**2 747**	**2 431**	**13.0**
Proposals	**135**	**120**	**91**	**12.5**	**48.4**	**458**	**324**	**41.4**
Campbellton - Miramichi	156	172	145	-9.3	7.6	624	603	3.5
Bankruptcies	141	158	131	-10.8	7.6	570	556	2.5
Proposals	14	14	15	0.0	-6.7	54	47	14.9
Moncton - Richibucto	257	237	178	8.4	44.4	955	699	36.6
Bankruptcies	221	201	153	10.0	44.4	828	600	38.0
Proposals	36	36	25	0.0	44.0	128	100	28.0
Saint John - St.Stephen	165	176	156	-6.3	5.8	704	665	5.9
Bankruptcies	121	153	133	-20.9	-9.0	580	589	-1.5
Proposals	44	23	23	91.3	91.3	124	76	63.2
Fredericton - Oromocto	144	135	124	6.7	16.1	582	515	13.0
Bankruptcies	116	98	101	18.4	14.9	467	433	7.9
Proposals	28	37	23	-24.3	21.7	115	81	42.0
Edmundston - Woodstock	86	82	69	4.9	24.6	341	273	24.9
Bankruptcies	74	72	64	2.8	15.6	303	253	19.8
Proposals	12	10	5	20.0	140.0	38	20	90.0
Quebec	**10 397**	**9 073**	**8 306**	**14.6**	**25.2**	**36 367**	**30 600**	**18.8**
Bankruptcies	**8 563**	**7 518**	**6 876**	**13.9**	**24.5**	**30 004**	**25 555**	**17.4**
Proposals	**1 834**	**1 555**	**1 430**	**17.9**	**28.3**	**6 363**	**5 045**	**26.1**
Gaspésie - Îles-de-la-Madeleine	116	95	66	22.1	75.8	383	296	29.4
Bankruptcies	90	70	53	28.6	69.8	290	244	18.9
Proposals	26	25	14	4.0	85.7	93	52	78.8
Bas-Saint-Laurent	188	181	178	3.9	5.6	696	629	10.7
Bankruptcies	159	152	136	4.6	16.9	574	525	9.3
Proposals	29	28	43	3.6	-32.6	122	104	17.3
Capitale-Nationale	692	578	577	19.7	19.9	2 391	2 186	9.4
Bankruptcies	621	519	521	19.7	19.2	2 136	1 937	10.3
Proposals	72	60	56	20.0	28.6	255	249	2.4
Chaudière - Appalaches	368	315	302	16.8	21.9	1 326	1 128	17.6
Bankruptcies	314	278	266	12.9	18.0	1 151	1 014	13.5
Proposals	55	36	35	52.8	57.1	175	114	53.5
Estrie	361	353	300	2.3	20.3	1 332	1 056	26.1
Bankruptcies	333	329	272	1.2	22.4	1 211	978	23.8
Proposals	28	24	28	16.7	0.0	121	78	55.1
Centre-du-Québec	292	249	189	17.3	54.5	979	767	27.6
Bankruptcies	250	207	164	20.8	52.4	831	659	26.1
Proposals	42	43	25	-2.3	68.0	149	108	38.0

Table 5: Insolvencies Filed by Consumers by ER (cont'd)

	Volume			% Change		12-Month Period Ending		
	Q1 2009	Q4 2008	Q1 2008	Q4 2008 to Q1 2009	Q1 2008 to Q1 2009	03-31-2009	03-31-2008	% Change
Montérégie	1 806	1 603	1 468	12.7	23.0	6 371	5 225	21.9
Bankruptcies	1 480	1 340	1 193	10.4	24.1	5 237	4 313	21.4
Proposals	326	263	275	24.0	18.5	1 134	912	24.3
Montréal	2 593	2 277	2 206	13.9	17.5	9 235	8 205	12.6
Bankruptcies	2 120	1 879	1 822	12.8	16.4	7 515	6 811	10.3
Proposals	473	398	384	18.8	23.2	1 720	1 394	23.4
Laval	584	498	378	17.3	54.5	2 032	1 523	33.4
Bankruptcies	455	380	309	19.7	47.2	1 580	1 230	28.5
Proposals	129	118	70	9.3	84.3	452	293	54.3
Lanaudière	741	681	511	8.8	45.0	2 647	1 905	39.0
Bankruptcies	570	522	376	9.2	51.6	2 042	1 447	41.1
Proposals	171	159	136	7.5	25.7	604	458	31.9
Laurentides	1 011	807	710	25.3	42.4	3 264	2 554	27.8
Bankruptcies	799	616	565	29.7	41.4	2 561	2 032	26.0
Proposals	212	190	145	11.6	46.2	704	521	35.1
Outaouais	667	610	617	9.3	8.1	2 394	2 168	10.4
Bankruptcies	529	504	501	5.0	5.6	1 960	1 741	12.6
Proposals	137	105	116	30.5	18.1	434	427	1.6
Abitibi - Témiscamingue	217	152	139	42.8	56.1	702	605	16.0
Bankruptcies	190	124	128	53.2	48.4	619	569	8.8
Proposals	26	28	10	-7.1	160.0	83	36	130.6
Mauricie	297	277	274	7.2	8.4	1 082	1 024	5.7
Bankruptcies	252	244	232	3.3	8.6	946	878	7.7
Proposals	44	32	42	37.5	4.8	136	146	-6.8
Saguenay - Lac-Saint-Jean	361	303	302	19.1	19.5	1 162	1 006	15.5
Bankruptcies	311	273	264	13.9	17.8	1 023	890	14.9
Proposals	51	29	38	75.9	34.2	140	116	20.7
Côte-Nord	82	83	67	-1.2	22.4	318	267	19.1
Bankruptcies	73	70	56	4.3	30.4	282	237	19.0
Proposals	9	13	11	-30.8	-18.2	36	29	24.1
Nord-du-Québec	20	11	21	81.8	-4.8	53	57	-7.0
Bankruptcies	18	10	19	80.0	-5.3	47	49	-4.1
Proposals	2	1	2	100.0	0.0	5	8	-37.5
Ontario	**15 175**	**14 349**	**10 789**	**5.8**	**40.7**	**54 828**	**43 792**	**25.2**
Bankruptcies	**10 589**	**10 229**	**7 690**	**3.5**	**37.7**	**39 099**	**31 738**	**23.2**
Proposals	**4 586**	**4 120**	**3 099**	**11.3**	**48.0**	**15 729**	**12 054**	**30.5**
Ottawa	1 203	1 199	986	0.3	22.0	4 785	4 146	15.4
Bankruptcies	915	951	725	-3.8	26.2	3 644	3 101	17.5
Proposals	288	248	261	16.1	10.3	1 141	1 045	9.2

Table 5: Insolvencies Filed by Consumers by ER (cont'd)

	Volume			% Change		12-Month Period Ending		
	Q1 2009	Q4 2008	Q1 2008	Q4 2008 to Q1 2009	Q1 2008 to Q1 2009	03-31-2009	03-31-2008	% Change
Kingston - Pembroke	548	586	432	-6.5	26.9	2 128	1 741	22.2
Bankruptcies	425	460	337	-7.6	26.1	1 659	1 372	20.9
Proposals	123	127	96	-3.1	28.1	470	369	27.4
Muskoka - Kawarthas	355	383	223	-7.3	59.2	1 375	1 113	23.5
Bankruptcies	257	298	173	-13.8	48.6	1 085	891	21.8
Proposals	98	85	51	15.3	92.2	290	222	30.6
Toronto	6 140	5 924	4 305	3.6	42.6	22 428	17 819	25.9
Bankruptcies	3 717	3 730	2 754	-0.3	35.0	14 162	11 512	23.0
Proposals	2 423	2 195	1 551	10.4	56.2	8 267	6 307	31.1
Kitchener - Waterloo - Barrie	1 545	1 410	1 019	9.6	51.6	5 456	4 022	35.7
Bankruptcies	1 078	988	710	9.1	51.8	3 853	2 845	35.4
Proposals	468	422	308	10.9	51.9	1 603	1 177	36.2
Hamilton - Niagara Peninsula	1 770	1 649	1 280	7.3	38.3	6 220	5 101	21.9
Bankruptcies	1 253	1 207	928	3.8	35.0	4 592	3 875	18.5
Proposals	517	443	353	16.7	46.5	1 627	1 226	32.7
London	1 084	929	670	16.7	61.8	3 662	2 644	38.5
Bankruptcies	886	739	532	19.9	66.5	2 922	2 099	39.2
Proposals	198	190	138	4.2	43.5	740	545	35.8
Windsor - Sarnia	1 230	1 102	895	11.6	37.4	4 173	3 305	26.3
Bankruptcies	991	876	706	13.1	40.4	3 333	2 672	24.7
Proposals	239	226	188	5.8	27.1	839	633	32.5
Stratford - Bruce Peninsula	250	242	172	3.3	45.3	931	698	33.4
Bankruptcies	194	193	136	0.5	42.6	747	574	30.1
Proposals	56	49	36	14.3	55.6	183	124	47.6
Northeast	784	705	641	11.2	22.3	2 812	2 522	11.5
Bankruptcies	654	605	546	8.1	19.8	2 380	2 198	8.3
Proposals	131	100	96	31.0	36.5	431	324	33.0
Northwest	266	219	165	21.5	61.2	860	681	26.3
Bankruptcies	221	183	143	20.8	54.5	722	599	20.5
Proposals	46	36	22	27.8	109.1	138	82	68.3
Manitoba	**719**	**713**	**574**	**0.8**	**25.3**	**2 746**	**2 518**	**9.1**
Bankruptcies	**581**	**547**	**464**	**6.2**	**25.2**	**2 142**	**2 012**	**6.5**
Proposals	**138**	**166**	**110**	**-16.9**	**25.5**	**604**	**506**	**19.4**
Southeast	49	38	41	28.9	19.5	175	110	59.1
Bankruptcies	41	35	33	17.1	24.2	146	95	53.7
Proposals	8	3	7	166.7	14.3	29	16	81.3
South Central	24	24	25	0.0	-4.0	103	91	13.2
Bankruptcies	21	20	24	5.0	-12.5	88	86	2.3
Proposals	3	4	1	-25.0	200.0	15	5	200.0

Table 5: Insolvencies Filed by Consumers by ER (cont'd)

	Volume			% Change		12-Month Period Ending		
	Q1 2009	Q4 2008	Q1 2008	Q4 2008 to Q1 2009	Q1 2008 to Q1 2009	03-31-2009	03-31-2008	% Change
Southwest	91	78	57	16.7	59.6	306	284	7.7
Bankruptcies	67	47	40	42.6	67.5	219	224	-2.2
Proposals	24	30	17	-20.0	41.2	88	60	46.7
North Central	15	18	16	-16.7	-6.3	83	86	-3.5
Bankruptcies	15	13	12	15.4	25.0	70	73	-4.1
Proposals	0	5	3	-100.0	-100.0	13	14	-7.1
Winnipeg	466	474	356	-1.7	30.9	1 776	1 660	7.0
Bankruptcies	379	368	285	3.0	33.0	1 394	1 308	6.6
Proposals	87	105	70	-17.1	24.3	382	352	8.5
Interlake	32	26	37	23.1	-13.5	125	136	-8.1
Bankruptcies	24	22	30	9.1	-20.0	96	105	-8.6
Proposals	8	4	7	100.0	14.3	29	31	-6.5
Parklands	23	32	18	-28.1	27.8	93	78	19.2
Bankruptcies	20	25	17	-20.0	17.6	70	63	11.1
Proposals	3	7	1	-57.1	200.0	23	15	53.3
North	18	22	25	-18.2	-28.0	85	72	18.1
Bankruptcies	13	15	22	-13.3	-40.9	60	58	3.4
Proposals	5	7	3	-28.6	66.7	25	14	78.6
Saskatchewan	**553**	**485**	**478**	**14.0**	**15.7**	**1 942**	**1 891**	**2.7**
Bankruptcies	**414**	**368**	**368**	**12.5**	**12.5**	**1 497**	**1 414**	**5.9**
Proposals	**139**	**117**	**110**	**18.8**	**26.4**	**445**	**477**	**-6.7**
Regina - Moose Mountain	137	136	151	0.7	-9.3	534	612	-12.7
Bankruptcies	105	113	111	-7.1	-5.4	409	432	-5.3
Proposals	32	23	40	39.1	-20.0	125	180	-30.6
Swift Current - Moose Jaw	54	50	54	8.0	0.0	190	205	-7.3
Bankruptcies	38	37	41	2.7	-7.3	148	164	-9.8
Proposals	16	13	13	23.1	23.1	41	41	0.0
Saskatoon - Biggar	172	137	112	25.5	53.6	563	511	10.2
Bankruptcies	120	88	84	36.4	42.9	413	365	13.2
Proposals	51	49	28	4.1	82.1	150	146	2.7
Yorkton - Melville	50	47	52	6.4	-3.8	191	167	14.4
Bankruptcies	43	44	35	-2.3	22.9	166	132	25.8
Proposals	7	3	16	133.3	-56.3	25	35	-28.6
Prince Albert	118	101	98	16.8	20.4	415	359	15.6
Bankruptcies	94	73	86	28.8	9.3	323	289	11.8
Proposals	24	27	12	-11.1	100.0	92	70	31.4
Northern	21	14	11	50.0	90.9	49	37	32.4
Bankruptcies	13	13	11	0.0	18.2	37	32	15.6
Proposals	8	1	0	700.0	--	11	5	120.0

Table 5: Insolvencies Filed by Consumers by ER (cont'd)

	Volume			% Change		12-Month Period Ending		
	Q1 2009	Q4 2008	Q1 2008	Q4 2008 to Q1 2009	Q1 2008 to Q1 2009	03-31-2009	03-31-2008	% Change
Alberta	**2 754**	**2 191**	**1 638**	**25.7**	**68.1**	**8 504**	**6 055**	**40.4**
Bankruptcies	**2 353**	**1 833**	**1 318**	**28.4**	**78.5**	**7 101**	**4 860**	**46.1**
Proposals	**401**	**358**	**320**	**12.0**	**25.3**	**1 403**	**1 195**	**17.4**
Lethbridge - Medicine Hat	287	239	156	20.1	84.0	919	612	50.2
Bankruptcies	248	176	125	40.9	98.4	759	517	46.8
Proposals	39	63	31	-38.1	25.8	161	95	69.5
Camrose - Drumheller	109	84	71	29.8	53.5	356	253	40.7
Bankruptcies	99	76	58	30.3	70.7	314	210	49.5
Proposals	10	8	14	25.0	-28.6	43	43	0.0
Calgary	935	723	514	29.3	81.9	2 715	1 849	46.8
Bankruptcies	825	625	432	32.0	91.0	2 359	1 533	53.9
Proposals	110	98	82	12.2	34.1	356	316	12.7
Banff - Jasper - Rocky Mountain House	68	49	37	38.8	83.8	200	139	43.9
Bankruptcies	58	44	29	31.8	100.0	172	112	53.6
Proposals	10	5	8	100.0	25.0	27	27	0.0
Red Deer	186	142	89	31.0	109.0	550	386	42.5
Bankruptcies	169	118	75	43.2	125.3	466	321	45.2
Proposals	17	24	14	-29.2	21.4	84	65	29.2
Edmonton	923	731	590	26.3	56.4	2 970	2 177	36.4
Bankruptcies	758	604	454	25.5	67.0	2 371	1 667	42.2
Proposals	166	127	135	30.7	23.0	599	510	17.5
Athabasca - Grande Prairie - Peace River	191	177	133	7.9	43.6	622	465	33.8
Bankruptcies	152	156	106	-2.6	43.4	525	371	41.5
Proposals	40	21	27	90.5	48.1	97	94	3.2
Wood Buffalo - Cold Lake	54	47	49	14.9	10.2	171	174	-1.7
Bankruptcies	46	35	39	31.4	17.9	136	129	5.4
Proposals	8	12	9	-33.3	-11.1	35	45	-22.2
British Columbia	**3 142**	**2 588**	**1 980**	**21.4**	**58.7**	**10 044**	**7 879**	**27.5**
Bankruptcies	**2 616**	**2 143**	**1 647**	**22.1**	**58.8**	**8 262**	**6 502**	**27.1**
Proposals	**526**	**445**	**333**	**18.2**	**58.0**	**1 782**	**1 377**	**29.4**
Vancouver Island and Coast	662	517	414	28.0	59.9	2 105	1 701	23.8
Bankruptcies	542	417	331	30.0	63.7	1 703	1 372	24.1
Proposals	119	100	83	19.0	43.4	401	329	21.9
Lower Mainland - Southwest	1 657	1 448	1 100	14.4	50.6	5 491	4 360	25.9
Bankruptcies	1 360	1 190	909	14.3	49.6	4 442	3 578	24.1
Proposals	297	259	192	14.7	54.7	1 049	782	34.1

Table 5: Insolvencies Filed by Consumers by ER (cont'd)

	Volume			% Change		12-Month Period Ending		
	Q1 2009	Q4 2008	Q1 2008	Q4 2008 to Q1 2009	Q1 2008 to Q1 2009	03-31-2009	03-31-2008	% Change
Thompson - Okanagan	476	338	258	40.8	84.5	1 378	998	38.1
Bankruptcies	410	298	223	37.6	83.9	1 205	871	38.3
Proposals	66	40	35	65.0	88.6	174	126	38.1
Kootenay	108	69	44	56.5	145.5	271	198	36.9
Bankruptcies	95	58	43	63.8	120.9	231	167	38.3
Proposals	13	11	1	18.2	1 200.0	40	31	29.0
Cariboo	163	137	96	19.0	69.8	524	370	41.6
Bankruptcies	144	120	81	20.0	77.8	453	311	45.7
Proposals	18	17	15	5.9	20.0	71	59	20.3
North Coast	33	18	15	83.3	120.0	99	91	8.8
Bankruptcies	26	16	15	62.5	73.3	82	74	10.8
Proposals	6	2	0	200.0	--	17	17	0.0
Nechako	20	23	24	-13.0	-16.7	73	64	14.1
Bankruptcies	18	21	20	-14.3	-10.0	68	54	25.9
Proposals	2	2	4	0.0	-50.0	5	9	-44.4
Northeast	23	37	28	-37.8	-17.9	103	98	5.1
Bankruptcies	20	24	25	-16.7	-20.0	78	75	4.0
Proposals	3	13	3	-76.9	0.0	25	23	8.7
Northwest Territories	**11**	**7**	**3**	**57.1**	**266.7**	**33**	**31**	**6.5**
Bankruptcies	**7**	**7**	**1**	**0.0**	**600.0**	**28**	**29**	**-3.4**
Proposals	**4**	**0**	**2**	--	**100.0**	**5**	**2**	**150.0**
Yukon Territory	**6**	**11**	**4**	**-45.5**	**50.0**	**33**	**24**	**37.5**
Bankruptcies	**5**	**9**	**4**	**-44.4**	**25.0**	**28**	**22**	**27.3**
Proposals	**1**	**2**	**0**	**-50.0**	--	**5**	**2**	**150.0**
Nunavut	**1**	**3**	**2**	**-66.7**	**-50.0**	**8**	**4**	**100.0**
Bankruptcies	**1**	**3**	**0**	**-66.7**	--	**8**	**2**	**300.0**
Proposals	**0**	**0**	**2**	--	**-100.0**	**0**	**2**	**-100.0**

Table 6: Insolvencies Filed by Businesses by ER

	Volume			% Change		12-Month Period Ending		
	Q1 2009	Q4 2008	Q1 2008	Q4 2008 to Q1 2009	Q1 2008 to Q1 2009	03-31-2009	03-31-2008	% Change
Newfoundland and Labrador	**6**	**9**	**16**	**-33.3**	**-62.5**	**30**	**53**	**-43.4**
Bankruptcies	**6**	**9**	**16**	**-33.3**	**-62.5**	**29**	**52**	**-44.2**
Proposals	**0**	**0**	**0**	--	--	**1**	**1**	**0.0**
Avalon Peninsula	3	1	4	200.0	-25.0	9	22	-59.1
Bankruptcies	3	1	4	200.0	-25.0	8	21	-61.9
Proposals	0	0	0	--	--	1	1	0.0
South Coast - Burin Peninsula	0	0	3	--	-100.0	0	6	-100.0
Bankruptcies	0	0	3	--	-100.0	0	6	-100.0
Proposals	0	0	0	--	--	0	0	--
West Coast - Northern Peninsula - Labrador	2	6	3	-66.7	-33.3	10	6	66.7
Bankruptcies	2	6	3	-66.7	-33.3	10	6	66.7
Proposals	0	0	0	--	--	0	0	--
Notre Dame - Central Bonavista Bay	1	2	6	-50.0	-83.3	11	19	-42.1
Bankruptcies	1	2	6	-50.0	-83.3	11	19	-42.1
Proposals	0	0	0	--	--	0	0	--
Prince Edward Island	**4**	**5**	**5**	**-20.0**	**-20.0**	**19**	**31**	**-38.7**
Bankruptcies	**4**	**2**	**3**	**100.0**	**33.3**	**15**	**24**	**-37.5**
Proposals	**0**	**3**	**2**	**-100.0**	**-100.0**	**4**	**7**	**-42.9**
Nova Scotia	**38**	**35**	**53**	**8.6**	**-28.3**	**178**	**210**	**-15.2**
Bankruptcies	**34**	**26**	**50**	**30.8**	**-32.0**	**146**	**190**	**-23.2**
Proposals	**4**	**9**	**3**	**-55.6**	**33.3**	**32**	**20**	**60.0**
Cape Breton	4	5	5	-20.0	-20.0	19	23	-17.4
Bankruptcies	4	2	4	100.0	0.0	14	21	-33.3
Proposals	0	3	1	-100.0	-100.0	4	2	100.0
North Shore	7	5	8	40.0	-12.5	36	40	-10.0
Bankruptcies	7	3	7	133.3	0.0	29	36	-19.4
Proposals	0	2	1	-100.0	-100.0	6	4	50.0
Annapolis Valley	8	6	5	33.3	60.0	23	23	0.0
Bankruptcies	7	6	4	16.7	75.0	22	21	4.8
Proposals	1	0	1	--	0.0	1	2	-50.0
Southern	4	5	10	-20.0	-60.0	18	28	-35.7
Bankruptcies	3	3	10	0.0	-70.0	15	25	-40.0
Proposals	1	2	0	-50.0	--	3	3	0.0
Halifax	14	13	24	7.7	-41.7	82	96	-14.6
Bankruptcies	12	11	24	9.1	-50.0	65	87	-25.3
Proposals	2	1	0	100.0	--	17	9	88.9

Table 6: Insolvencies Filed by Businesses by ER (cont'd)

	Volume			% Change		12-Month Period Ending		
	Q1 2009	Q4 2008	Q1 2008	Q4 2008 to Q1 2009	Q1 2008 to Q1 2009	03-31-2009	03-31-2008	% Change
New Brunswick	**31**	**50**	**58**	**-38.0**	**-46.6**	**216**	**195**	**10.8**
Bankruptcies	**24**	**35**	**46**	**-31.4**	**-47.8**	**174**	**162**	**7.4**
Proposals	**7**	**15**	**12**	**-53.3**	**-41.7**	**42**	**33**	**27.3**
Campbellton - Miramichi	12	9	7	33.3	71.4	41	33	24.2
Bankruptcies	12	8	7	50.0	71.4	38	30	26.7
Proposals	0	1	0	-100.0	--	3	3	0.0
Moncton - Richibucto	5	12	18	-58.3	-72.2	52	58	-10.3
Bankruptcies	3	10	15	-70.0	-80.0	45	53	-15.1
Proposals	2	2	3	0.0	-33.3	7	5	40.0
Saint John - St.Stephen	2	9	8	-77.8	-75.0	29	21	38.1
Bankruptcies	0	2	6	-100.0	-100.0	14	14	0.0
Proposals	2	7	2	-71.4	0.0	14	6	133.3
Fredericton - Oromocto	5	10	13	-50.0	-61.5	40	48	-16.7
Bankruptcies	5	6	10	-16.7	-50.0	31	38	-18.4
Proposals	0	4	3	-100.0	-100.0	9	10	-10.0
Edmundston - Woodstock	7	10	11	-30.0	-36.4	54	35	54.3
Bankruptcies	4	9	7	-55.6	-42.9	46	27	70.4
Proposals	3	1	4	200.0	-25.0	8	8	0.0
Quebec	**739**	**676**	**684**	**9.3**	**8.0**	**2 766**	**2 574**	**7.5**
Bankruptcies	**542**	**547**	**548**	**-0.9**	**-1.1**	**2 151**	**2 054**	**4.7**
Proposals	**197**	**129**	**136**	**52.7**	**44.9**	**615**	**520**	**18.3**
Gaspésie - Îles-de-la-Madeleine	3	10	6	-70.0	-50.0	22	31	-29.0
Bankruptcies	2	6	2	-66.7	0.0	16	22	-27.3
Proposals	1	4	4	-75.0	-75.0	6	9	-33.3
Bas-Saint-Laurent	12	18	13	-33.3	-7.7	67	67	0.0
Bankruptcies	9	15	10	-40.0	-10.0	54	51	5.9
Proposals	3	3	3	0.0	0.0	13	16	-18.8
Capitale-Nationale	77	61	49	26.2	57.1	248	237	4.6
Bankruptcies	54	42	41	28.6	31.7	172	178	-3.4
Proposals	23	19	8	21.1	187.5	76	59	28.8
Chaudière - Appalaches	40	38	33	5.3	21.2	153	137	11.7
Bankruptcies	22	32	24	-31.3	-8.3	114	107	6.5
Proposals	17	6	8	183.3	112.5	38	30	26.7
Estrie	36	22	15	63.6	140.0	96	77	24.7
Bankruptcies	28	20	11	40.0	154.5	81	65	24.6
Proposals	7	2	4	250.0	75.0	15	13	15.4
Centre-du-Québec	13	21	18	-38.1	-27.8	72	70	2.9
Bankruptcies	10	17	15	-41.2	-33.3	54	64	-15.6
Proposals	3	4	3	-25.0	0.0	18	6	200.0

Table 6: Insolvencies Filed by Businesses by ER (cont'd)

	Volume			% Change		12-Month Period Ending		
	Q1 2009	Q4 2008	Q1 2008	Q4 2008 to Q1 2009	Q1 2008 to Q1 2009	03-31-2009	03-31-2008	% Change
Montérégie	105	102	96	2.9	9.4	404	345	17.1
Bankruptcies	81	85	73	-4.7	11.0	321	269	19.3
Proposals	23	17	22	35.3	4.5	83	76	9.2
Montréal	209	208	206	0.5	1.5	805	753	6.9
Bankruptcies	158	176	171	-10.2	-7.6	644	617	4.4
Proposals	52	32	35	62.5	48.6	162	136	19.1
Laval	48	26	44	84.6	9.1	164	140	17.1
Bankruptcies	38	22	35	72.7	8.6	135	119	13.4
Proposals	10	4	9	150.0	11.1	29	21	38.1
Lanaudière	37	24	36	54.2	2.8	120	99	21.2
Bankruptcies	28	18	23	55.6	21.7	94	70	34.3
Proposals	8	6	12	33.3	-33.3	26	29	-10.3
Laurentides	64	57	54	12.3	18.5	214	183	16.9
Bankruptcies	46	44	44	4.5	4.5	161	141	14.2
Proposals	18	13	10	38.5	80.0	54	42	28.6
Outaouais	28	30	30	-6.7	-6.7	126	136	-7.4
Bankruptcies	17	22	23	-22.7	-26.1	91	102	-10.8
Proposals	11	8	6	37.5	83.3	35	35	0.0
Abitibi - Témiscamingue	8	2	14	300.0	-42.9	30	47	-36.2
Bankruptcies	7	1	14	600.0	-50.0	25	43	-41.9
Proposals	1	1	0	0.0	--	5	4	25.0
Mauricie	36	22	32	63.6	12.5	108	98	10.2
Bankruptcies	21	19	29	10.5	-27.6	71	77	-7.8
Proposals	14	3	3	366.7	366.7	37	21	76.2
Saguenay - Lac-Saint-Jean	19	26	21	-26.9	-9.5	107	114	-6.1
Bankruptcies	15	19	17	-21.1	-11.8	92	97	-5.2
Proposals	4	7	4	-42.9	0.0	15	18	-16.7
Côte-Nord	4	6	12	-33.3	-66.7	25	30	-16.7
Bankruptcies	4	6	9	-33.3	-55.6	23	26	-11.5
Proposals	0	0	3	--	-100.0	2	4	-50.0
Nord-du-Québec	0	1	5	-100.0	-100.0	3	9	-66.7
Bankruptcies	0	1	5	-100.0	-100.0	3	9	-66.7
Proposals	0	0	0	--	--	0	0	--
Ontario	**646**	**684**	**821**	**-5.6**	**-21.3**	**2 677**	**3 026**	**-11.5**
Bankruptcies	**549**	**583**	**695**	**-5.8**	**-21.0**	**2 291**	**2 559**	**-10.5**
Proposals	**97**	**101**	**126**	**-4.0**	**-23.0**	**386**	**467**	**-17.3**
Ottawa	55	91	87	-39.6	-36.8	257	293	-12.3
Bankruptcies	42	72	74	-41.7	-43.2	204	248	-17.7
Proposals	14	19	13	-26.3	7.7	53	45	17.8

Table 6: Insolvencies Filed by Businesses by ER (cont'd)

	Volume			% Change		12-Month Period Ending		
	Q1 2009	Q4 2008	Q1 2008	Q4 2008 to Q1 2009	Q1 2008 to Q1 2009	03-31-2009	03-31-2008	% Change
Kingston - Pembroke	20	24	24	-16.7	-16.7	84	96	-12.5
Bankruptcies	19	24	15	-20.8	26.7	82	76	7.9
Proposals	1	0	9	--	-88.9	2	20	-90.0
Muskoka - Kawarthas	13	11	14	18.2	-7.1	52	66	-21.2
Bankruptcies	11	11	13	0.0	-15.4	47	60	-21.7
Proposals	2	0	1	--	100.0	5	5	0.0
Toronto	333	319	428	4.4	-22.2	1 329	1 400	-5.1
Bankruptcies	275	262	352	5.0	-21.9	1 118	1 168	-4.3
Proposals	58	57	76	1.8	-23.7	210	232	-9.5
Kitchener - Waterloo - Barrie	46	50	65	-8.0	-29.2	208	284	-26.8
Bankruptcies	38	44	57	-13.6	-33.3	175	234	-25.2
Proposals	8	6	8	33.3	0.0	32	50	-36.0
Hamilton - Niagara Peninsula	72	77	85	-6.5	-15.3	298	366	-18.6
Bankruptcies	65	65	77	0.0	-15.6	264	312	-15.4
Proposals	7	12	8	-41.7	-12.5	34	53	-35.8
London	22	31	27	-29.0	-18.5	104	127	-18.1
Bankruptcies	21	30	25	-30.0	-16.0	97	103	-5.8
Proposals	1	1	2	0.0	-50.0	7	24	-70.8
Windsor - Sarnia	24	30	32	-20.0	-25.0	126	132	-4.5
Bankruptcies	23	24	27	-4.2	-14.8	98	118	-16.9
Proposals	1	6	4	-83.3	-75.0	28	14	100.0
Stratford - Bruce Peninsula	11	7	9	57.1	22.2	35	55	-36.4
Bankruptcies	9	7	6	28.6	50.0	33	48	-31.3
Proposals	2	0	3	--	-33.3	2	7	-71.4
Northeast	36	36	38	0.0	-5.3	143	152	-5.9
Bankruptcies	35	36	38	-2.8	-7.9	133	142	-6.3
Proposals	1	0	0	--	--	9	10	-10.0
Northwest	12	9	12	33.3	0.0	43	57	-24.6
Bankruptcies	10	9	12	11.1	-16.7	41	50	-18.0
Proposals	2	0	0	--	--	2	8	-75.0
Manitoba	**18**	**22**	**36**	**-18.2**	**-50.0**	**94**	**103**	**-8.7**
Bankruptcies	**11**	**19**	**35**	**-42.1**	**-68.6**	**79**	**95**	**-16.8**
Proposals	**7**	**3**	**1**	**133.3**	**600.0**	**15**	**8**	**87.5**
Southeast	0	3	5	-100.0	-100.0	5	9	-44.4
Bankruptcies	0	3	5	-100.0	-100.0	5	9	-44.4
Proposals	0	0	0	--	--	0	0	--
South Central	1	1	0	0.0	--	4	2	100.0
Bankruptcies	1	0	0	--	--	3	2	50.0
Proposals	0	1	0	-100.0	--	1	0	--

Table 6: Insolvencies Filed by Businesses by ER (cont'd)

	Volume			% Change		12-Month Period Ending		
	Q1 2009	Q4 2008	Q1 2008	Q4 2008 to Q1 2009	Q1 2008 to Q1 2009	03-31-2009	03-31-2008	% Change
Southwest	2	4	3	-50.0	-33.3	29	15	93.3
Bankruptcies	2	4	3	-50.0	-33.3	27	15	80.0
Proposals	0	0	0	--	--	2	0	--
North Central	3	1	3	200.0	0.0	7	9	-22.2
Bankruptcies	0	0	3	--	-100.0	3	9	-66.7
Proposals	3	1	0	200.0	--	4	0	--
Winnipeg	11	8	16	37.5	-31.3	40	43	-7.0
Bankruptcies	7	7	16	0.0	-56.3	31	41	-24.4
Proposals	4	1	0	300.0	--	8	3	166.7
Interlake	1	2	6	-50.0	-83.3	7	14	-50.0
Bankruptcies	1	2	5	-50.0	-80.0	7	11	-36.4
Proposals	0	0	1	--	-100.0	0	3	-100.0
Parklands	0	2	2	-100.0	-100.0	2	6	-66.7
Bankruptcies	0	2	2	-100.0	-100.0	2	4	-50.0
Proposals	0	0	0	--	--	0	2	-100.0
North	0	0	0	--	--	0	3	-100.0
Bankruptcies	0	0	0	--	--	0	2	-100.0
Proposals	0	0	0	--	--	0	1	-100.0
Saskatchewan	**53**	**44**	**72**	**20.5**	**-26.4**	**186**	**252**	**-26.2**
Bankruptcies	**38**	**37**	**45**	**2.7**	**-15.6**	**143**	**183**	**-21.9**
Proposals	**15**	**7**	**27**	**114.3**	**-44.4**	**43**	**69**	**-37.7**
Regina - Moose Mountain	17	16	12	6.3	41.7	56	75	-25.3
Bankruptcies	12	11	8	9.1	50.0	37	57	-35.1
Proposals	5	5	4	0.0	25.0	20	18	11.1
Swift Current - Moose Jaw	6	2	12	200.0	-50.0	24	28	-14.3
Bankruptcies	3	2	7	50.0	-57.1	18	21	-14.3
Proposals	3	0	5	--	-40.0	5	7	-28.6
Saskatoon - Biggar	15	11	24	36.4	-37.5	52	72	-27.8
Bankruptcies	13	10	14	30.0	-7.1	43	52	-17.3
Proposals	2	1	10	100.0	-80.0	9	20	-55.0
Yorkton - Melville	3	4	6	-25.0	-50.0	17	20	-15.0
Bankruptcies	3	3	4	0.0	-25.0	14	16	-12.5
Proposals	0	1	2	-100.0	-100.0	3	4	-25.0
Prince Albert	8	11	18	-27.3	-55.6	29	56	-48.2
Bankruptcies	5	11	12	-54.5	-58.3	25	37	-32.4
Proposals	3	0	6	--	-50.0	4	19	-78.9
Northern	3	1	0	200.0	--	7	1	600.0
Bankruptcies	2	1	0	100.0	--	6	0	--
Proposals	1	0	0	--	--	1	1	0.0

Table 6: Insolvencies Filed by Businesses by ER (cont'd)

	Volume			% Change		12-Month Period Ending		
	Q1 2009	Q4 2008	Q1 2008	Q4 2008 to Q1 2009	Q1 2008 to Q1 2009	03-31-2009	03-31-2008	% Change
Alberta	**129**	**127**	**137**	**1.6**	**-5.8**	**516**	**513**	**0.6**
Bankruptcies	**114**	**110**	**110**	**3.6**	**3.6**	**451**	**420**	**7.4**
Proposals	**15**	**17**	**27**	**-11.8**	**-44.4**	**65**	**93**	**-30.1**
Lethbridge - Medicine Hat	4	9	17	-55.6	-76.5	39	54	-27.8
Bankruptcies	3	5	17	-40.0	-82.4	32	53	-39.6
Proposals	1	4	0	-75.0	--	7	1	600.0
Camrose - Drumheller	3	3	3	0.0	0.0	17	30	-43.3
Bankruptcies	3	3	3	0.0	0.0	15	23	-34.8
Proposals	0	0	0	--	--	2	7	-71.4
Calgary	56	48	62	16.7	-9.7	205	229	-10.5
Bankruptcies	49	47	50	4.3	-2.0	183	194	-5.7
Proposals	7	1	12	600.0	-41.7	22	35	-37.1
Banff - Jasper - Rocky Mountain House	5	7	1	-28.6	400.0	17	7	142.9
Bankruptcies	5	7	1	-28.6	400.0	16	6	166.7
Proposals	0	0	0	--	--	1	1	0.0
Red Deer	7	16	9	-56.3	-22.2	39	42	-7.1
Bankruptcies	7	15	7	-53.3	0.0	35	38	-7.9
Proposals	0	1	2	-100.0	-100.0	4	4	0.0
Edmonton	26	22	32	18.2	-18.8	114	111	2.7
Bankruptcies	20	18	25	11.1	-20.0	93	78	19.2
Proposals	6	4	6	50.0	0.0	20	33	-39.4
Athabasca - Grande Prairie - Peace River	15	17	9	-11.8	66.7	57	31	83.9
Bankruptcies	14	11	4	27.3	250.0	49	23	113.0
Proposals	1	6	4	-83.3	-75.0	7	8	-12.5
Wood Buffalo - Cold Lake	12	4	4	200.0	200.0	28	10	180.0
Bankruptcies	12	4	2	200.0	500.0	27	6	350.0
Proposals	0	0	2	--	-100.0	1	3	-66.7
British Columbia	**132**	**136**	**136**	**-2.9**	**-2.9**	**536**	**567**	**-5.5**
Bankruptcies	**108**	**112**	**107**	**-3.6**	**0.9**	**455**	**459**	**-0.9**
Proposals	**24**	**24**	**29**	**0.0**	**-17.2**	**81**	**108**	**-25.0**
Vancouver Island and Coast	26	32	26	-18.8	0.0	112	95	17.9
Bankruptcies	23	30	21	-23.3	9.5	97	73	32.9
Proposals	4	2	6	100.0	-33.3	15	23	-34.8
Lower Mainland - Southwest	61	61	54	0.0	13.0	231	274	-15.7
Bankruptcies	46	44	49	4.5	-6.1	185	222	-16.7
Proposals	14	17	6	-17.6	133.3	46	52	-11.5

Table 6: Insolvencies Filed by Businesses by ER (cont'd)

	Volume			% Change		12-Month Period Ending		
	Q1 2009	Q4 2008	Q1 2008	Q4 2008 to Q1 2009	Q1 2008 to Q1 2009	03-31-2009	03-31-2008	% Change
Thompson - Okanagan	18	21	27	-14.3	-33.3	94	107	-12.1
Bankruptcies	17	19	21	-10.5	-19.0	86	92	-6.5
Proposals	1	2	7	-50.0	-85.7	8	15	-46.7
Kootenay	4	7	10	-42.9	-60.0	21	23	-8.7
Bankruptcies	1	5	4	-80.0	-75.0	13	15	-13.3
Proposals	3	2	6	50.0	-50.0	8	8	0.0
Cariboo	18	9	11	100.0	63.6	54	46	17.4
Bankruptcies	16	8	9	100.0	77.8	51	40	27.5
Proposals	2	1	2	100.0	0.0	3	5	-40.0
North Coast	2	0	2	--	0.0	8	4	100.0
Bankruptcies	2	0	1	--	100.0	6	3	100.0
Proposals	0	0	1	--	-100.0	2	1	100.0
Nechako	1	4	1	-75.0	0.0	8	2	300.0
Bankruptcies	1	4	1	-75.0	0.0	8	2	300.0
Proposals	0	0	0	--	--	0	0	--
Northeast	1	2	4	-50.0	-75.0	8	14	-42.9
Bankruptcies	1	2	2	-50.0	-50.0	8	11	-27.3
Proposals	0	0	2	--	-100.0	0	3	-100.0
Northwest Territories	**0**	**0**	**1**	**--**	**-100.0**	**0**	**5**	**-100.0**
Bankruptcies	**0**	**0**	**1**	**--**	**-100.0**	**0**	**3**	**-100.0**
Proposals	**0**	**0**	**0**	**--**	**--**	**0**	**2**	**-100.0**
Yukon Territory	**0**	**0**	**3**	**--**	**-100.0**	**1**	**6**	**-83.3**
Bankruptcies	**0**	**0**	**3**	**--**	**-100.0**	**1**	**6**	**-83.3**
Proposals	**0**	**0**	**0**	**--**	**--**	**0**	**0**	**--**
Nunavut	**0**	**0**	**0**	**--**	**--**	**0**	**0**	**--**
Bankruptcies	**0**	**0**	**0**	**--**	**--**	**0**	**0**	**--**
Proposals	**0**	**0**	**0**	**--**	**--**	**0**	**0**	**--**

Table 7: Insolvencies Filed by Consumers by CMA

	Province	Volume			% Change		12-Month Period Ending		
		Q1 2009	Q4 2008	Q1 2008	Q4 2008 to Q1 2009	Q1 2008 to Q1 2009	03-31-2009	03-31-2008	% Change
St. John's	N.L.	**205**	**203**	**187**	**1.0**	**9.6**	**838**	**767**	**9.3**
Bankruptcies		191	193	184	-1.0	3.8	805	720	11.8
Proposals		14	10	3	40.0	366.7	33	47	-29.8
Halifax	N.S.	**479**	**396**	**381**	**21.0**	**25.7**	**1 690**	**1 434**	**17.9**
Bankruptcies		406	359	336	13.1	20.8	1 481	1 234	20.0
Proposals		73	37	45	97.3	62.2	209	200	4.5
Moncton	N.B.	**173**	**166**	**132**	**4.2**	**31.1**	**671**	**501**	**33.9**
Bankruptcies		146	140	114	4.3	28.1	578	434	33.2
Proposals		27	26	18	3.8	50.0	93	67	38.8
Saint John	N.B.	**129**	**139**	**123**	**-7.2**	**4.9**	**536**	**509**	**5.3**
Bankruptcies		98	122	105	-19.7	-6.7	438	450	-2.7
Proposals		31	17	18	82.4	72.2	98	59	66.1
Saguenay	Que.	**205**	**190**	**177**	**7.9**	**15.8**	**679**	**606**	**12.0**
Bankruptcies		175	168	154	4.2	13.6	586	531	10.4
Proposals		30	22	23	36.4	30.4	93	75	24.0
Québec	Que.	**726**	**593**	**625**	**22.4**	**16.2**	**2 506**	**2 343**	**7.0**
Bankruptcies		643	519	558	23.9	15.2	2 208	2 070	6.7
Proposals		83	74	67	12.2	23.9	298	273	9.2
Sherbrooke	Que.	**223**	**233**	**215**	**-4.3**	**3.7**	**866**	**717**	**20.8**
Bankruptcies		207	218	196	-5.0	5.6	790	661	19.5
Proposals		16	15	19	6.7	-15.8	76	56	35.7
Trois-Rivières	Que.	**167**	**157**	**178**	**6.4**	**-6.2**	**612**	**601**	**1.8**
Bankruptcies		146	144	151	1.4	-3.3	544	532	2.3
Proposals		21	13	27	61.5	-22.2	68	69	-1.4
Montréal	Que.	**5 283**	**4 594**	**4 172**	**15.0**	**26.6**	**18 519**	**15 487**	**19.6**
Bankruptcies		4 227	3 682	3 363	14.8	25.7	14 773	12 591	17.3
Proposals		1 056	912	809	15.8	30.5	3 746	2 896	29.4
Ottawa - Gatineau	Ont./ Que.	**1 337**	**1 257**	**1 127**	**6.4**	**18.6**	**5 078**	**4 451**	**14.1**
Bankruptcies		999	1 002	870	-0.3	14.8	3 893	3 401	14.5
Proposals		338	255	257	32.5	31.5	1 185	1 050	12.9
Kingston	Ont.	**174**	**175**	**133**	**-0.6**	**30.8**	**673**	**582**	**15.6**
Bankruptcies		150	146	116	2.7	29.3	553	480	15.2
Proposals		24	29	17	-17.2	41.2	120	102	17.6
Peterborough	Ont.	**107**	**115**	**75**	**-7.0**	**42.7**	**396**	**333**	**18.9**
Bankruptcies		78	85	61	-8.2	27.9	311	284	9.5
Proposals		29	30	14	-3.3	107.1	85	49	73.5
Oshawa	Ont.	**503**	**476**	**345**	**5.7**	**45.8**	**1 723**	**1 324**	**30.1**
Bankruptcies		308	320	222	-3.8	38.7	1 130	870	29.9
Proposals		195	156	123	25.0	58.5	593	454	30.6

Table 7: Insolvencies Filed by Consumers by CMA (cont'd)

	Province	Volume			% Change		12-Month Period Ending		
		Q1 2009	Q4 2008	Q1 2008	Q4 2008 to Q1 2009	Q1 2008 to Q1 2009	03-31-2009	03-31-2008	% Change
Toronto	**Ont.**	**5 650**	**5 419**	**4 038**	**4.3**	**39.9**	**20 700**	**16 748**	**23.6**
Bankruptcies		3 432	3 408	2 585	0.7	32.8	13 055	10 791	21.0
Proposals		2 218	2 011	1 453	10.3	52.6	7 645	5 957	28.3
Hamilton	**Ont.**	**889**	**817**	**604**	**8.8**	**47.2**	**3 145**	**2 525**	**24.6**
Bankruptcies		616	603	426	2.2	44.6	2 283	1 864	22.5
Proposals		273	214	178	27.6	53.4	862	661	30.4
St. Catharines - Niagara	**Ont.**	**538**	**521**	**437**	**3.3**	**23.1**	**1 924**	**1 602**	**20.1**
Bankruptcies		379	371	337	2.2	12.5	1 436	1 256	14.3
Proposals		159	150	100	6.0	59.0	488	346	41.0
Kitchener	**Ont.**	**601**	**568**	**442**	**5.8**	**36.0**	**2 124**	**1 707**	**24.4**
Bankruptcies		425	378	286	12.4	48.6	1 492	1 195	24.9
Proposals		176	190	156	-7.4	12.8	632	512	23.4
Brantford	**Ont.**	**172**	**169**	**124**	**1.8**	**38.7**	**634**	**512**	**23.8**
Bankruptcies		125	115	78	8.7	60.3	464	384	20.8
Proposals		47	54	46	-13.0	2.2	170	128	32.8
Guelph	**Ont.**	**161**	**128**	**108**	**25.8**	**49.1**	**550**	**409**	**34.5**
Bankruptcies		104	83	80	25.3	30.0	364	296	23.0
Proposals		57	45	28	26.7	103.6	186	113	64.6
London	**Ont.**	**801**	**681**	**493**	**17.6**	**62.5**	**2 722**	**1 985**	**37.1**
Bankruptcies		656	534	388	22.8	69.1	2 159	1 568	37.7
Proposals		145	147	105	-1.4	38.1	563	417	35.0
Windsor	**Ont.**	**692**	**615**	**496**	**12.5**	**39.5**	**2 373**	**1 821**	**30.3**
Bankruptcies		542	475	393	14.1	37.9	1 839	1 434	28.2
Proposals		150	140	103	7.1	45.6	534	387	38.0
Barrie	**Ont.**	**289**	**283**	**179**	**2.1**	**61.5**	**1 041**	**759**	**37.2**
Bankruptcies		190	204	129	-6.9	47.3	715	542	31.9
Proposals		99	79	50	25.3	98.0	326	217	50.2
Greater Sudbury	**Ont.**	**241**	**186**	**169**	**29.6**	**42.6**	**785**	**662**	**18.6**
Bankruptcies		185	156	143	18.6	29.4	619	563	9.9
Proposals		56	30	26	86.7	115.4	166	99	67.7
Thunder Bay	**Ont.**	**151**	**121**	**77**	**24.8**	**96.1**	**482**	**367**	**31.3**
Bankruptcies		118	94	68	25.5	73.5	390	334	16.8
Proposals		33	27	9	22.2	266.7	92	33	178.8
Winnipeg	**Man.**	**477**	**482**	**353**	**-1.0**	**35.1**	**1 818**	**1 649**	**10.2**
Bankruptcies		388	375	284	3.5	36.6	1 421	1 297	9.6
Proposals		89	107	69	-16.8	29.0	397	352	12.8
Regina	**Sask.**	**110**	**105**	**118**	**4.8**	**-6.8**	**414**	**484**	**-14.5**
Bankruptcies		79	89	85	-11.2	-7.1	314	330	-4.8
Proposals		31	16	33	93.8	-6.1	100	154	-35.1

Table 7: Insolvencies Filed by Consumers by CMA (cont'd)

	Province	Volume			% Change		12-Month Period Ending		
		Q1 2009	Q4 2008	Q1 2008	Q4 2008 to Q1 2009	Q1 2008 to Q1 2009	03-31-2009	03-31-2008	% Change
Saskatoon	**Sask.**	**131**	**116**	**98**	**12.9**	**33.7**	**457**	**432**	**5.8**
Bankruptcies		88	73	74	20.5	18.9	331	303	9.2
Proposals		43	43	24	0.0	79.2	126	129	-2.3
Calgary	**Alta.**	**866**	**671**	**491**	**29.1**	**76.4**	**2 533**	**1 766**	**43.4**
Bankruptcies		759	575	414	32.0	83.3	2 191	1 467	49.4
Proposals		107	96	77	11.5	39.0	342	299	14.4
Edmonton	**Alta.**	**876**	**702**	**557**	**24.8**	**57.3**	**2 833**	**2 077**	**36.4**
Bankruptcies		721	579	431	24.5	67.3	2 258	1 587	42.3
Proposals		155	123	126	26.0	23.0	575	490	17.3
Kelowna	**B.C.**	**213**	**136**	**122**	**56.6**	**74.6**	**583**	**447**	**30.4**
Bankruptcies		184	116	107	58.6	72.0	503	396	27.0
Proposals		29	20	15	45.0	93.3	80	51	56.9
Abbotsford	**B.C.**	**122**	**115**	**76**	**6.1**	**60.5**	**403**	**307**	**31.3**
Bankruptcies		99	100	67	-1.0	47.8	336	264	27.3
Proposals		23	15	9	53.3	155.6	67	43	55.8
Vancouver	**B.C.**	**1 376**	**1 216**	**935**	**13.2**	**47.2**	**4 638**	**3 708**	**25.1**
Bankruptcies		1 122	996	764	12.7	46.9	3 719	3 025	22.9
Proposals		254	220	171	15.5	48.5	919	683	34.6
Victoria	**B.C.**	**292**	**233**	**185**	**25.3**	**57.8**	**979**	**815**	**20.1**
Bankruptcies		237	187	148	26.7	60.1	794	674	17.8
Proposals		55	46	37	19.6	48.6	185	141	31.2

Table 8: Insolvencies Filed by Businesses by CMA

	Province	Volume			% Change		12-Month Period Ending		
		Q1 2009	Q4 2008	Q1 2008	Q4 2008 to Q1 2009	Q1 2008 to Q1 2009	03-31-2009	03-31-2008	% Change
St. John's	**N.L.**	**2**	**0**	**4**	**--**	**-50.0**	**7**	**20**	**-65.0**
Bankruptcies		2	0	4	--	-50.0	6	19	-68.4
Proposals		0	0	0	--	--	1	1	0.0
Halifax	**N.S.**	**14**	**12**	**24**	**16.7**	**-41.7**	**81**	**97**	**-16.5**
Bankruptcies		12	11	24	9.1	-50.0	64	88	-27.3
Proposals		2	1	0	100.0	--	17	9	88.9
Moncton	**N.B.**	**2**	**8**	**10**	**-75.0**	**-80.0**	**35**	**39**	**-10.3**
Bankruptcies		2	6	8	-66.7	-75.0	30	35	-14.3
Proposals		0	2	2	-100.0	-100.0	5	4	25.0
Saint John	**N.B.**	**2**	**7**	**5**	**-71.4**	**-60.0**	**20**	**14**	**42.9**
Bankruptcies		0	1	3	-100.0	-100.0	7	8	-12.5
Proposals		2	6	2	-66.7	0.0	13	6	116.7
Saguenay	**Que.**	**6**	**14**	**7**	**-57.1**	**-14.3**	**39**	**51**	**-23.5**
Bankruptcies		2	12	7	-83.3	-71.4	33	45	-26.7
Proposals		4	2	0	100.0	--	6	6	0.0
Québec	**Que.**	**80**	**66**	**56**	**21.2**	**42.9**	**276**	**244**	**13.1**
Bankruptcies		54	45	44	20.0	22.7	195	186	4.8
Proposals		26	21	12	23.8	116.7	81	58	39.7
Sherbrooke	**Que.**	**19**	**16**	**10**	**18.8**	**90.0**	**61**	**63**	**-3.2**
Bankruptcies		16	15	7	6.7	128.6	53	51	3.9
Proposals		3	1	3	200.0	0.0	8	12	-33.3
Trois-Rivières	**Que.**	**20**	**14**	**15**	**42.9**	**33.3**	**60**	**45**	**33.3**
Bankruptcies		12	12	12	0.0	0.0	42	35	20.0
Proposals		8	2	3	300.0	166.7	18	10	80.0
Montréal	**Que.**	**393**	**348**	**361**	**12.9**	**8.9**	**1 432**	**1 247**	**14.8**
Bankruptcies		301	289	293	4.2	2.7	1 145	1 013	13.0
Proposals		92	59	68	55.9	35.3	287	234	22.6
Ottawa - Gatineau	**Ont./ Que.**	**58**	**80**	**77**	**-27.5**	**-24.7**	**270**	**277**	**-2.5**
Bankruptcies		37	64	59	-42.2	-37.3	206	225	-8.4
Proposals		21	16	18	31.3	16.7	64	52	23.1
Kingston	**Ont.**	**11**	**9**	**5**	**22.2**	**120.0**	**34**	**31**	**9.7**
Bankruptcies		11	9	4	22.2	175.0	33	28	17.9
Proposals		0	0	1	--	-100.0	1	3	-66.7
Peterborough	**Ont.**	**2**	**3**	**6**	**-33.3**	**-66.7**	**8**	**15**	**-46.7**
Bankruptcies		1	3	5	-66.7	-80.0	7	12	-41.7
Proposals		1	0	1	--	0.0	1	3	-66.7
Oshawa	**Ont.**	**16**	**8**	**22**	**100.0**	**-27.3**	**64**	**66**	**-3.0**
Bankruptcies		15	7	16	114.3	-6.3	59	56	5.4
Proposals		1	1	6	0.0	-83.3	5	10	-50.0

Table 8: Insolvencies Filed by Businesses by CMA (cont'd)

	Province	Volume			% Change		12-Month Period Ending		
		Q1 2009	Q4 2008	Q1 2008	Q4 2008 to Q1 2009	Q1 2008 to Q1 2009	03-31-2009	03-31-2008	% Change
Toronto	**Ont.**	**317**	**306**	**405**	**3.6**	**-21.7**	**1 251**	**1 352**	**-7.5**
Bankruptcies		259	249	335	4.0	-22.7	1 046	1 127	-7.2
Proposals		58	57	70	1.8	-17.1	205	225	-8.9
Hamilton	**Ont.**	**34**	**51**	**38**	**-33.3**	**-10.5**	**164**	**184**	**-10.9**
Bankruptcies		29	45	33	-35.6	-12.1	146	156	-6.4
Proposals		5	6	5	-16.7	0.0	18	28	-35.7
St. Catharines - Niagara	**Ont.**	**22**	**17**	**33**	**29.4**	**-33.3**	**80**	**117**	**-31.6**
Bankruptcies		19	13	30	46.2	-36.7	69	100	-31.0
Proposals		3	4	3	-25.0	0.0	11	17	-35.3
Kitchener	**Ont.**	**20**	**15**	**30**	**33.3**	**-33.3**	**81**	**97**	**-16.5**
Bankruptcies		15	12	26	25.0	-42.3	62	79	-21.5
Proposals		5	3	4	66.7	25.0	19	18	5.6
Brantford	**Ont.**	**6**	**3**	**6**	**100.0**	**0.0**	**25**	**26**	**-3.8**
Bankruptcies		6	3	6	100.0	0.0	22	21	4.8
Proposals		0	0	0	--	--	3	5	-40.0
Guelph	**Ont.**	**4**	**4**	**5**	**0.0**	**-20.0**	**12**	**23**	**-47.8**
Bankruptcies		3	4	4	-25.0	-25.0	11	21	-47.6
Proposals		1	0	1	--	0.0	1	2	-50.0
London	**Ont.**	**17**	**23**	**23**	**-26.1**	**-26.1**	**72**	**97**	**-25.8**
Bankruptcies		16	23	21	-30.4	-23.8	69	78	-11.5
Proposals		1	0	2	--	-50.0	3	19	-84.2
Windsor	**Ont.**	**7**	**18**	**11**	**-61.1**	**-36.4**	**59**	**60**	**-1.7**
Bankruptcies		7	13	9	-46.2	-22.2	39	56	-30.4
Proposals		0	5	2	-100.0	-100.0	20	4	400.0
Barrie	**Ont.**	**9**	**15**	**10**	**-40.0**	**-10.0**	**47**	**67**	**-29.9**
Bankruptcies		8	14	9	-42.9	-11.1	43	53	-18.9
Proposals		1	1	1	0.0	0.0	4	14	-71.4
Greater Sudbury	**Ont.**	**11**	**5**	**5**	**120.0**	**120.0**	**31**	**25**	**24.0**
Bankruptcies		10	5	5	100.0	100.0	26	21	23.8
Proposals		1	0	0	--	--	5	4	25.0
Thunder Bay	**Ont.**	**3**	**3**	**5**	**0.0**	**-40.0**	**16**	**32**	**-50.0**
Bankruptcies		2	3	5	-33.3	-60.0	15	29	-48.3
Proposals		1	0	0	--	--	1	3	-66.7
Winnipeg	**Man.**	**10**	**9**	**16**	**11.1**	**-37.5**	**40**	**46**	**-13.0**
Bankruptcies		7	8	16	-12.5	-56.3	33	43	-23.3
Proposals		3	1	0	200.0	--	7	3	133.3
Regina	**Sask.**	**12**	**13**	**7**	**-7.7**	**71.4**	**39**	**45**	**-13.3**
Bankruptcies		8	10	4	-20.0	100.0	28	35	-20.0
Proposals		4	3	3	33.3	33.3	11	10	10.0

Table 8: Insolvencies Filed by Businesses by CMA (cont'd)

	Province	Volume			% Change		12-Month Period Ending		
		Q1 2009	Q4 2008	Q1 2008	Q4 2008 to Q1 2009	Q1 2008 to Q1 2009	03-31-2009	03-31-2008	% Change
Saskatoon	**Sask.**	**9**	**10**	**19**	**-10.0**	**-52.6**	**38**	**48**	**-20.8**
Bankruptcies		8	9	9	-11.1	-11.1	30	30	0.0
Proposals		1	1	10	0.0	-90.0	8	18	-55.6
Calgary	**Alta.**	**54**	**44**	**59**	**22.7**	**-8.5**	**193**	**214**	**-9.8**
Bankruptcies		47	43	51	9.3	-7.8	172	182	-5.5
Proposals		7	1	8	600.0	-12.5	21	32	-34.4
Edmonton	**Alta.**	**24**	**22**	**26**	**9.1**	**-7.7**	**107**	**102**	**4.9**
Bankruptcies		18	18	20	0.0	-10.0	87	71	22.5
Proposals		6	4	6	50.0	0.0	20	31	-35.5
Kelowna	**B.C.**	**5**	**9**	**11**	**-44.4**	**-54.5**	**29**	**37**	**-21.6**
Bankruptcies		5	8	8	-37.5	-37.5	28	30	-6.7
Proposals		0	1	3	-100.0	-100.0	1	7	-85.7
Abbotsford	**B.C.**	**0**	**5**	**4**	**-100.0**	**-100.0**	**12**	**8**	**50.0**
Bankruptcies		0	4	4	-100.0	-100.0	10	8	25.0
Proposals		0	1	0	-100.0	--	2	0	--
Vancouver	**B.C.**	**59**	**54**	**47**	**9.3**	**25.5**	**208**	**240**	**-13.3**
Bankruptcies		44	38	42	15.8	4.8	163	195	-16.4
Proposals		15	16	5	-6.3	200.0	45	45	0.0
Victoria	**B.C.**	**14**	**18**	**11**	**-22.2**	**27.3**	**53**	**45**	**17.8**
Bankruptcies		13	16	9	-18.8	44.4	47	34	38.2
Proposals		1	2	2	-50.0	-50.0	6	11	-45.5